

Information to identify the case:

Debtor 1	Michael J. Hreha	Social Security number or ITIN xxx-xx-9658
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Denise M. Hreha	Social Security number or ITIN xxx-xx-0301
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-25982-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Hreha

Denise M. Hreha

11/4/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New JerseyIn re:
Michael J. Hreha
Denise M. Hreha
DebtorsCase No. 14-25982-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 53

Date Rcvd: Nov 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2019.

db/jdb +Michael J. Hreha, Denise M. Hreha, 85 Lorelei Drive, Howell, NJ 07731-2846
 515012739 +American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183
 514965120 +American Education Services/AES, PO Box 2461, Harrisburg, PA 17105-2461
 515090894 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 515166511 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514965129 +Cenlar, Central Loan Administration Reporting, PO Box 77404, Ewing, NJ 08628-6404
 514982509 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
 514965137 +Exxon Mobil/Citibank, PO Box 688940, Des Moines, IA 50368-8940
 514968738 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 514965145 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
 514965146 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 514965147 +Police & Fireman's Retirement System, Powers Kirn LLC, 728 Marne Highway 200, Moorestown, NJ 08057-3128
 514965148 +Police and Fireman's Retirement System, Board of Trustees, Powers Kirn LLC, 728 Marne Highway 200, Moorestown, NJ 08057-3128
 515050829 +Police and Firemen's System Board of Trustees, by its Administrative Agent, NJHMFA, c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ 08618-1430
 515052570 +Police and Firemens System Bd, Att: Powers & Kirn, POB 848, Moorestown, NJ 08057-0848

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 05 2019 00:26:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Nov 05 2019 00:26:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514965122 EDI: BANKAMER2.COM Nov 05 2019 04:48:00 Bank of America, PO Box 15726, Wilmington, DE 19886
 514965125 EDI: BANKAMER.COM Nov 05 2019 04:48:00 Bank of America, PO Box 15019, Wilmington, DE 19886
 514965123 +EDI: BANKAMER.COM Nov 05 2019 04:48:00 Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
 514965124 +EDI: BANKAMER.COM Nov 05 2019 04:48:00 Bank of America, PO Box 15222, Wilmington, DE 19886-5222
 514965126 +EDI: TSYS2.COM Nov 05 2019 04:48:00 Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337
 514965131 EDI: CITICORP.COM Nov 05 2019 04:48:00 Citi Cards, PO Box 183113, Columbus, OH 43218
 514965127 +EDI: CAPITALONE.COM Nov 05 2019 04:48:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 514965128 +EDI: CAPITALONE.COM Nov 05 2019 04:48:00 Capital One Services, PO Box 30285, Salt Lake City, UT 84130-0285
 515102285 EDI: BL-BECKET.COM Nov 05 2019 04:48:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514965130 +EDI: CITICORP.COM Nov 05 2019 04:48:00 Children's Place/Citibank, POB 6497, Sioux Falls, SD 57117-6497
 515147707 +EDI: CITICORP.COM Nov 05 2019 04:48:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 514965132 +EDI: WFNNB.COM Nov 05 2019 04:48:00 Comenity Bank-Fashion Bug, PO Box 659728, San Antonio, TX 78265-9728
 514965133 +EDI: WFNNB.COM Nov 05 2019 04:48:00 Comenity Bank-New York & Co, PO Box 659728, San Antonio, TX 78265-9728
 514965134 +EDI: WFNNB.COM Nov 05 2019 04:48:00 Comenity Bank/Fashion Bug, PO Box 182125, Columbus, OH 43218-2125
 514965135 +EDI: WFNNB.COM Nov 05 2019 04:48:00 Comenity Bank/New York & Co, PO Box 182125, Columbus, OH 43218-2125
 514965136 +E-mail/PDF: DellBKNNotifications@resurgent.com Nov 05 2019 00:35:06 Dell Financial Services/WebBank, PO Box 6403, Carol Stream, IL 60197-6403
 515812895 EDI: ECMC.COM Nov 05 2019 04:48:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 515812896 EDI: ECMC.COM Nov 05 2019 04:48:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
 514965138 +EDI: RMSC.COM Nov 05 2019 04:48:00 GECRB/Old Navy, PO Box 103104, Roswell, GA 30076-9104
 514965139 +EDI: RMSC.COM Nov 05 2019 04:48:00 GECRB/Sams Club, PO Box 103104, Roswell, GA 30076-9104
 514965141 +EDI: RMSC.COM Nov 05 2019 04:48:00 GECRB/TYDC, PO Box 103104, Roswell, GA 30076-9104
 514965140 +EDI: RMSC.COM Nov 05 2019 04:48:00 GECRB/Toys R Us, PO Box 103104, Roswell, GA 30076-9104
 514965142 EDI: CITICORP.COM Nov 05 2019 04:48:00 Goodyear Credit Card Plan/Citibank, PO Box 9025, Des Moines, IA 50368

District/off: 0312-3

User: admin
Form ID: 3180W

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Date Rcvd: Nov 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

514965143 +E-mail/Text: bncnotices@becket-lee.com Nov 05 2019 00:25:10
Kohl's Department Store/Capital One Bank, PO Box 2983, Milwaukee, WI 53201-2983
515033178 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 05 2019 00:33:20 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
514965144 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 05 2019 00:33:59 Merrick Bank,
PO Box 23356, Pittsburgh, PA 15222-6356
515159807 EDI: PRA.COM Nov 05 2019 04:48:00 Portfolio Recovery Associates, LLC,
c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
515178656 EDI: PRA.COM Nov 05 2019 04:48:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,
POB 41067, Norfolk VA 23541
515193741 EDI: PRA.COM Nov 05 2019 04:48:00 Portfolio Recovery Associates, LLC,
c/o TOYS "R"US Credit Card, POB 41067, Norfolk VA 23541
515082129 EDI: Q3G.COM Nov 05 2019 04:48:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
516360199 EDI: Q3G.COM Nov 05 2019 04:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
515177784 EDI: RMSC.COM Nov 05 2019 04:48:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
514965149 EDI: TFSR.COM Nov 05 2019 04:48:00 Toyota Financial Services, PO Box 17187,
Baltimore, MD 21297
514989031 EDI: TFSR.COM Nov 05 2019 04:48:00 Toyota Lease Trust, PO Box 8026,
Cedar Rapids, Iowa 52408-8026
516792464 EDI: eCAST.COM Nov 05 2019 04:48:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262
515172686 EDI: eCAST.COM Nov 05 2019 04:48:00 eCAST Settlement Corporation, assignee,
of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
515179995* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc,
POB 41067, Norfolk VA 23541)
515172687* eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262,
New York, NY 10087-9262
514965121 ##+Aurora Financial Group, PO Box 288, Marlton, NJ 08053-0288

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 4, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian E Caine on behalf of Creditor BANK OF AMERICA, N.A. bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joseph I. Windman on behalf of Debtor Michael J. Hreha jwindman@aol.com
Joseph I. Windman on behalf of Joint Debtor Denise M. Hreha jwindman@aol.com
William M. E. Powers, III on behalf of Creditor Cenlar FSB, servicing agent for creditor
Police and Firemen's System Board of Trustees by its Administrative Agent New Jersey Housing and
Mortgage Finance Agency ecf@powerskirkn.com
William M.E. Powers on behalf of Creditor Cenlar FSB, servicing agent for creditor Police and
Firemen's System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage
Finance Agency ecf@powerskirkn.com
William M.E. Powers, III on behalf of Creditor Cenlar FSB, servicing agent for creditor
Police and Firemen's System Board of Trustees by its Administrative Agent New Jersey Housing and
Mortgage Finance Agency ecf@powerskirkn.com

TOTAL: 11